

**seterus**<sup>TM</sup>

QBE FIRST Insurance Agency, Inc.  
PO Box 961299  
Fort Worth, TX 76161-0299

14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

**Business Hours (Pacific Time)**  
Monday-Thursday 5 a.m. to 8 p.m.  
Friday 5 a.m. to 6 p.m.

**Phone:** 866.570.5277

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**SANDRA WINDHAUSER**  
1453 CHURCH RD  
HAMLIN NY 14464

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EA974C

QBE FIRST Insurance Agency, Inc. Phone: 866.745.9798 Fax: 855.640.4870  
Overnight Address: 5001 N Riverside Drive #105, Fort Worth, TX 76137

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS SETERUS, INC. SOMETIMES ACTS AS A DEBT COLLECTOR. SETERUS, INC. IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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SANDRA WINDHAUSER  
1453 CHURCH RD  
HAMLIN NY 14464

May 11, 2015

EA974C

RE: Loan Number: [REDACTED]  
Please provide insurance information for:  
327 W STATE ST  
ALBION NY 14411

Seterus, Inc. uses QBE FIRST Insurance Agency, Inc. (QBE FIRST) to determine if the properties securing the loans we service are properly insured. Our records show that your hazard insurance has expired, and we do not have evidence that you have obtained new coverage. Because hazard insurance is required on your property, we plan to buy insurance for the property. You must pay us for any period during which the insurance we buy is in effect but you do not have insurance.

You should immediately provide us with your insurance information. A copy of your insurance policy is required and must include your insurance policy number, the name, mailing address, and phone number of your insurance company or agent, and reference the loan number for the property above. The information must be provided in writing.

Mail your documents to QBE FIRST, P O BOX 961299, FORT WORTH, TX 76161-0299 or, if you prefer, you may update your insurance policy information online at [www.updatemyinsurance.com/Seterus](http://www.updatemyinsurance.com/Seterus). You also may fax the information to QBE FIRST at 855.640.4870.

### The insurance we plan to buy:

- May be more expensive than the insurance you can buy yourself.
  - May not provide as much coverage as an insurance policy you buy yourself.

If you have any questions, contact QBE FIRST at 866.745.9798 Monday through Friday 5 a.m. to 5 p.m. Pacific time.

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SANDRA WINDHAUSER

May 11, 2015

Loan number: [REDACTED]

Please review the enclosed information.

Sincerely,

Seterus, Inc.

Enclosure(s)

